



Visa Fees (Interchange & Assessment)

	Classic, Gold, Platinum	Infinite	Infinite Privilege	Corporate	Corporate Infinite Privilege	Visa Debit
Electronic (chip transactions)	1.25%	1.57%	2.08%	1.90%	2.10%	0.25% + \$0.05
Standard	1.45%	1.70%	2.45%	2.00%	2.25%	1.15%
Card Not Present	1.40%	1.65%	2.40%	2.00%	2.25%	1.15%
Card Not Present - Tokenized	1.35%	1.60%	2.35%			
Card Not Present - Tokenized - Performance Program	1.30%	1.55%	2.30%			
Card Not Present - Tokenized - Recurring Payments	1.20%	1.48%	1.90%			
Recurring (i.e., set-up via web terminal)	1.25%	1.53%	1.95%	1.85%	2.00%	0.60%
Everyday Need Rate Program (Note 1)	1.10%	1.20%	1.95%	1.90%	2.00%	0.25% + \$0.05
Petroleum	1.07%	1.34%	1.95%	1.80%	2.00%	0.15% + \$0.05
Supermarket	0.95%	1.15%	1.95%	1.85%	2.00%	0.15% + \$0.05
Emerging	0.98%	1.17%	1.95%	1.80%	2.00%	0.30%
Emerging Preferred (Note 2)	0.80%	1.00%	1.95%	1.80%	2.00%	\$1 per tx
Utilities	75 cents per tx	75 cents per tx	75 cents per tx	1.80%	2.00%	10 cents per tx
Performance Program (>\$2 Billion) - Card Present	1.20%	1.49%	1.95%	1.90%	2.10%	0.15% + \$0.05
Performance Program (>\$2 Billion) - Card Not Present	1.35%	1.60%	2.35%	2.00%	2.25%	0.15% + \$0.05

Foreign Interchange	Visa Classic / Visa Gold / Visa Platinum / Electron	Visa Signature / Visa Premium	Visa Signature Preferred / Visa Infinite	All Commercial Products
Electronic (chip transactions)	1.10%	1.80%	1.97%	2.00%
Standard (keyed transactions)	1.60%	1.80%	1.97%	2.00%
Airline	1.10%	1.80%	1.97%	2.00%

Large Transactions	Enhanced Data	Verify & Auth Fees	
\$100,000-\$249,999	1.30%	Petroleum	1.80%
\$250,000 +	1.00%	Level 2	1.60%
		Level 3	1.40%
		Verification CAD	\$0.01 USD
		Verification Foreign	\$0.02 USD
		Authorization	0.02%
		Incremental Auths	0.02%

<- plus HST added effective Nov 1, 2023
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Assessment Fees

Visa Assessment (Cdn + Foreign Gross Sales)	10.17bps	<- added back HST effective Nov 1, 2023 (9bps x 1.13)
International Acquirer Service Fee - Multi Currency	0.60%	<- plus HST added effective Nov 1, 2023
International Acquirer Service Fee - Single Currency - CP	1.00%	<- plus HST added effective Nov 1, 2023
International Acquirer Service Fee - Single Currency - CNP	1.05%	<- plus HST added effective Nov 1, 2023
Visa Non-domestic Settlement Fee - Multi Currency	0.10%	<- plus HST added effective Nov 1, 2023

Enhanced Data Description

Level I data—account number, transaction date, purchase amount, supplier category code, supplier name, city, state, and ZIP code—that Visa supplies for all purchases

Level II data—check-in dates, number of nights stay, passenger name, departure date, destination code, fuel type, fuel quantity, sales tax etc...

Level III data—employee name, SIN, cost centre, tracking #, pick up date, service description, weight, discount, car class, insurance charges, movie charges, health club charges, gift shop charges etc...

Note 1

MCC 4121—Taxicabs / Limousines;
 MCC 5192—Books / Periodicals / Newspapers;
 MCC 5331—Variety Stores;
 MCC 5697—Tailor / Seamstress;
 MCC 5811—Caterers;
 MCC 5812—Restaurants;
 MCC 5814—Fast Food Restaurants;
 MCC 5912—Drug Stores & Pharmacies;
 MCC 5942— Book Stores;
 MCC 5994—News Dealers / Newsstands;
 MCC 7210—Laundry / Cleaning / Garment Services;
 MCC 7211—Laundries-Family / Commercial;
 MCC 7216—Dry Cleaners;
 MCC 7230—Beauty / Barber Shops;
 MCC 7251—Shoe Repair / Shine / Hat Cleaners;
 MCC 7298—Health & Beauty Spas; and MCC 7542—Car Washes)

Note 2

The following MCCs qualify, but only if the service fees they charge are below a specific threshold:

- Rent (MCC 6513)
- Tax (MCC 9311)
- Nursing and Personal Care Facilities (MCC 8050)
- Education (≥ CAD \$1,000)
 - Elementary & Secondary Schools (MCC 8211)
 - Colleges, Universities (MCC 8220)
 - Child Care Services (MCC 8351)



MasterCard Fees (Interchange & Assessments)

	Consumer	High Spend	Premium High Spend	Muse MasterCard	MC Debit
Electronic (chip transactions)	0.92%	1.22%	1.56%	1.65%	0.25% + \$0.05
Unsecure Card Present	1.22%	1.52%	1.86%	1.95%	1.15%
Standard	1.96%	2.19%	2.42%	2.54%	1.15%
Digital Commerce	1.67%	1.90%	2.13%	2.25%	1.15%
Contactless	0.92%	1.22%	1.56%	1.65%	\$0.03 (note 1)
Card Present Refund	0.55%	0.73%	0.94%	0.99%	n/a
Card Not Present Refund	1.06%	1.20%	1.34%	1.43%	n/a
Commercial	2.00%	2.00%	2.00%	2.00%	0.25% + \$0.05
Recurring (i.e., set-up via web terminal)	n/a	n/a	n/a	n/a	0.60%
Secure Code Enabled / 3DS	1.50%	1.70%	1.90%	2.03%	1.00%
Charity / Emerging Sectors / Public Sectors	0.92%	1.22%	1.56%	1.65%	0.30%
Utilities (in addition to see listed above for Public Sectors)	0.10	0.10	0.10	0.10	0.10

Fees on Returns Transactions

	Consumer	Commercial
Foreign Credit Cards	1.00%	1.80%
Canadian Issued Credit Cards	9.81bps	

Foreign Interchange

Consumer Electronic	1.10%
Consumer Standard	1.60%
Corporate/Purchasing Electronic	1.85%
Corporate/Purchasing Standard	2.00%
Premium High Spend Consumer (Electronic & Standard)	1.85%
Premium High Spend Commercial (Electronic & Standard)	2.00%
Purchase Large Ticket	0.90% + \$30.00 per transaction
Purchase Data II	1.70%

Prepaid

Electronic	1.44%
Standard	1.55%

PreAuthorizations

All	0.05%
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Commercial

	Small Medium Enterprise	Large Market	World Elite for Business
Standard	2.00%	2.00%	2.25%
Charity	1.80%	1.80%	1.80%

Assessment Fees

MasterCard Assessment	9.81bps	<- added back HST effective Nov 1, 2023 (8.7bps x 1.13)
Digital Enablement Fee (MC tokenization)	0.02% (note 2)	<- plus HST added effective Nov 1, 2023
MasterCard Acquirer Digital Communication (Ecommerce) Fee	0.000226%	<- plus HST added effective Nov 1, 2023
MasterCard Acquirer Fee	0.000122%	<- plus HST added effective Nov 1, 2023
Cross Border Assessment - CDN Currency Transactions	0.60% (60 basis points)	<- plus HST added effective Nov 1, 2023
Cross Border Assessment - USD Currency Transactions	1.00% (100 basis points)	<- plus HST added effective Nov 1, 2023

Note 1 - Contactless Fee reduced to \$0.02 for MCC 5814 (fast food), 5331 (variety stores), 7832 (cinema), 5499 (bakeries)



American Express - OptBlue

Business to Business	Wholesale Discount Rate
Tier 1 - \$1,000 or less	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.00%
Card Not Present + Foreign	2.30%
Tier 2 - over \$1,000	
Electronic	2.00%
Card Not Present	2.30%
Foreign	2.40%
Card Not Present + Foreign	2.70%

Healthcare	Wholesale Discount Rate
Tier 1 - \$500 or less	
Electronic	1.34%
Card Not Present	1.64%
Foreign	2.00%
Card Not Present + Foreign	2.30%
Tier 2 - over \$500	
Electronic	1.34%
Card Not Present	1.64%
Foreign	2.40%
Card Not Present + Foreign	2.70%

Internet + Mail Order	Wholesale Discount Rate
Tier 1 - \$500 or less	
Card Not Present	1.90%
Card Not Present + Foreign	2.30%
Tier 2 - over \$500	
Card Not Present	2.30%
Card Not Present + Foreign	2.70%

Restaurant	Wholesale Discount Rate
Tier 1 - \$200 or less	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.00%
Card Not Present + Foreign	2.30%
Tier 2 - over \$200	
Electronic	2.40%
Card Not Present	2.70%
Foreign	2.80%
Card Not Present + Foreign	3.10%

Retail	Wholesale Discount Rate
Tier 1 - \$500 or less	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.00%
Card Not Present + Foreign	2.30%
Tier 2 - over \$500	
Electronic	2.00%
Card Not Present	2.30%
Foreign	2.40%
Card Not Present + Foreign	2.70%

Emerging Markets	Wholesale Discount Rate
Card Present	1.18%
Card Not Present	1.48%
Foreign	1.28%

Residential	Wholesale Discount Rate
Card Present	1.18%
Card Not Present	1.38%
Foreign	1.28%

Utilities	Wholesale Discount Rate
Card Present < \$1,000	\$0.68
Card Present > \$1,000	1.88%
Card Not Present	1.38%
Foreign	1.28%

Services	Wholesale Discount Rate
Tier 1 - \$500 or less	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.00%
Card Not Present + Foreign	2.30%
Tier 2 - over \$500	
Electronic	2.00%
Card Not Present	2.30%
Foreign	2.40%
Card Not Present + Foreign	2.70%

Travel & Entertainment	Wholesale Discount Rate
Tier 1 - \$1000 or less	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.00%
Card Not Present + Foreign	2.30%
Tier 2 - over \$1,000	
Electronic	2.40%
Card Not Present	2.70%
Foreign	2.80%
Card Not Present + Foreign	3.10%

Other	Wholesale Discount Rate
Tier 1 - \$500 or less	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.00%
Card Not Present + Foreign	2.30%
Tier 2 - over \$500	
Electronic	2.00%
Card Not Present	2.30%
Foreign	2.40%
Card Not Present + Foreign	2.70%

Prepaid	Wholesale Discount Rate
Tier 1 - \$200 or less	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.00%
Card Not Present + Foreign	2.30%
Tier 2 - over \$200	
Electronic	2.00%
Card Not Present	2.30%
Foreign	2.40%
Card Not Present + Foreign	2.70%

Prepaid	Wholesale Discount Rate
Tier 1 - \$200 or less	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.00%
Card Not Present + Foreign	2.30%
Tier 2 - over \$200	
Electronic	2.00%
Card Not Present	2.30%
Foreign	2.40%
Card Not Present + Foreign	2.70%

Prepaid	Wholesale Discount Rate
Tier 1 - \$200 or less	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.00%
Card Not Present + Foreign	2.30%
Tier 2 - over \$200	
Electronic	2.00%
Card Not Present	2.30%
Foreign	2.40%
Card Not Present + Foreign	2.70%

Prepaid	Wholesale Discount Rate
Tier 1 - \$200 or less	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.00%
Card Not Present + Foreign	2.30%
Tier 2 - over \$200	
Electronic	2.00%
Card Not Present	2.30%
Foreign	2.40%
Card Not Present + Foreign	2.70%

Prepaid	Wholesale Discount Rate
Tier 1 - \$200 or less	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.00%
Card Not Present + Foreign	2.30%
Tier 2 - over \$200	
Electronic	2.00%
Card Not Present	2.30%
Foreign	2.40%
Card Not Present + Foreign	2.70%

Prepaid	Wholesale Discount Rate
Tier 1 - \$200 or less	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.00%
Card Not Present + Foreign	2.30%
Tier 2 - over \$200	
Electronic	2.00%
Card Not Present	2.30%
Foreign	2.40%
Card Not Present + Foreign	2.70%

Prepaid	Wholesale Discount Rate
Tier 1 - \$200 or less	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.00%
Card Not Present + Foreign	2.30%
Tier 2 - over \$200	
Electronic	2.00%
Card Not Present	2.30%
Foreign	2.40%
Card Not Present + Foreign	2.70%

Prepaid	Wholesale Discount Rate
Tier 1 - \$200 or less	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.00%
Card Not Present + Foreign	2.30%
Tier 2 - over \$200	
Electronic	2.00%
Card Not Present	2.30%
Foreign	2.40%
Card Not Present + Foreign	2.70%

Prepaid	Wholesale Discount Rate
Tier 1 - \$200 or less	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.00%
Card Not Present + Foreign	2.30%
Tier 2 - over \$200	
Electronic	2.00%
Card Not Present	2.30%
Foreign	2.40%
Card Not Present + Foreign	2.70%

Prepaid	Wholesale Discount Rate
Tier 1 - \$200 or less	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.00%
Card Not Present + Foreign	2.30%
Tier 2 - over \$200	
Electronic	2.00%
Card Not Present	2.30%
Foreign	2.40%
Card Not Present + Foreign	2.70%

Prepaid	Wholesale Discount Rate
Tier 1 - \$200 or less	
Electronic	1.60%
Card Not Present	1.90%
Foreign	2.00%
Card Not Present + Foreign	2.30%
Tier 2 - over \$200	
Electronic	2.00%
Card Not Present	2.30%
Foreign	2.40%
Card Not Present + Foreign	2.70%

In addition to the above, AMEX applies a 13.56bps Assessment Fee on Gross Sales (12bps x HST)

Revised MCC Categories as of Oct 14, 2002

MCC	MCC Description	Category	New Industry Category
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5960	Direct Marketing – Insurance Services	B2B/Wholesale	Emerging markets
6300	Insurance Sales, Underwriting, and Premiums	B2B/Wholesale	Emerging markets
4111	Local and Suburban Commuter Passenger Transportation	Other	Emerging markets
4112	Passenger Railways	Other	Emerging markets
4131	Bus Lines	Other	Emerging markets
4784	Tolls and Bridge Fees	Other	Emerging markets
7032	Sporting and Recreational Events	Other	Emerging markets
8211	Elementary and Secondary Schools	Other	Emerging markets
8220	Colleges, Universities, Professional Schools, and Correspondence Schools	Other	Emerging markets
8241	Business and Secretarial Schools	Other	Emerging markets
8244	Vocational and Trade Schools	Other	Emerging markets
8249	Schools and Educational Services (Not Elsewhere)	Other	Emerging markets
8351	Child Care Services	Other	Emerging markets
8398	Charitable and Social Service Organizations	Other	Emerging markets
9211	Court Costs, Including Alimony and Child Support	Other	Emerging markets
9222	Fines	Other	Emerging markets
9311	Tax Payments	Other	Emerging markets
9399	Government Services (Not Elsewhere Classified)	Other	Emerging markets
7523	Parking Lots, Parking Meters, and Garages	Services & Professional Services	Emerging markets
7911	Dance Halls, Studios, and Schools	Services & Professional Services	Emerging markets
6513	Real Estate Agents and Managers – Rentals	Other	Residential Rent
8050	Nursing and Personal Care Facilities	Healthcare	Residential Rent
4900	Utilities – Electric, Gas, Water, and Sanitary	Services & Professional Services	Utilities
742	Veterinary Services	Services & Professional Services	Healthcare
4119	Ambulance Services	Services & Professional Services	Healthcare



China Union Fees (Interchange & Assessments)

Canadian Interchange

Rates

UPI Credit Card	1.10%
UPI Debit Card	1.10%

Assessment Fees

Rates

UPI Credit Card	0.113%*
UPI Debit Card	0.113%*

* 0.10% x 13% HST = 0.113%



Interac Switch Fee and Flash (contactless) Interchange

Switch Fee**Rates**

Today's Rate	\$0.0145
Effective April 1, 2024	\$0.0129
Apple Pay and Google Pay	60bps for transactions \$300 and lower or a flat fee of \$1.80 for transactions above

Flash / Contactless Fee**Rates**

Interac Flash - Standard Rate	\$0.035
Interac Flash - Quick Service Restaurant, Theaters, Convenience Stores, Vending, Newsstands, Limousines & Cabs	\$0.020
Interac Flash - Transactions between \$100.01 to \$250	\$0.055
